

IN THE CLAIMS

1-21 (cancelled).

22. (new) A method for purchasing an item using a terminal apparatus connected to a supplier server through a communication line, the method comprising:

accumulating data associated with a user request to purchase the item at the supplier server;

contacting, by the supplier server, a credit company server to obtain a credit contract associated with the user request to purchase the item;

determining, at the credit company server, whether the user is authorized to receive credit for purchasing the item; and

sending the credit contract from the credit company server to the user if the user is authorized to receive credit for purchasing the item.

23. (new) The method of claim 22, further comprising sending a notification from the credit company server to the supplier server indicating that the user is authorized to purchase the item if the user is authorized to receive credit for purchasing the item.

24. (new) The method of claim 22, wherein the determining step further includes communicating with a database having credit information relating to the user.

25. (new) The method of claim 22, further comprising sending a notification to the user indicating denial of credit for purchasing the item if the user is not authorized to receive credit for purchasing the item.

26. (new) The method of claim 25, further comprising sending a notification from the credit company server to the supplier server indicating that the user is not authorized to purchase the item if the user is not authorized to receive credit for purchasing the item.

27. (new) The method of claim 22, further comprising providing the user with credit payment options including the frequency of payments associated with purchasing the item if the user is authorized to receive credit for purchasing the item.

28. (new) The method of claim 22, further comprising providing the user with credit payment options including the amount of each payment associated with purchasing the item if the user is authorized to receive credit for purchasing the item.

29. (new) The method of claim 22, wherein the determining step further includes associating a commission with the item based on the identity of the supplier.

30. (new) The method of claim 22, wherein the determining step further includes associating a commission with the item based on the identity of the user.

31. (new) The method of claim 22, wherein the sending step further includes printing the credit contract and sending the printed credit contract to the user.

32. (new) The method of claim 22, wherein the sending step further includes transmitting an electronic copy of the credit contract to a terminal apparatus associated with the user.

33. (new) The method of claim 32, further comprising the user applying a digital signature to the electronic copy of the credit contract and transmitting the signed electronic contract to the supplier server.

34. (new) A method for electronic purchase of a good, comprising:

selecting a credit payment method for the good being purchased using a user terminal coupled to a server;

determining, by the server, payment options associated with the credit payment method, the payment options including a payment frequency and a payment starting date; and

requesting, by the server, that a user associated with the user terminal agree to the credit payment method including the payment options.

35. (new) The method of claim 34, wherein the determining step further includes transmitting information associated with the user to a credit company server.

36. (new) The method of claim 35, further comprising determining, at the credit company server, an interest rate associated with the good being purchased based on the information associated with the user.

37. (new) The method of claim 35, further comprising determining, at the credit company server, an interest rate associated with the good being purchased based on the type of good being purchased.

38. (new) The method of claim 34, further comprising transmitting a contract to the user terminal when the user indicates acceptance of the credit payment method.

39. (new) The method of claim 34, wherein the determining step further includes determining if the user is a student or a housewife.

40. (new) The method of claim 34, wherein the determining step further includes determining if the user has previously purchased another good from a supplier associated with the server.